

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
THE BANK OF NEW YORK MELLON FKA THE
BANK OF NEW YORK, SUCCESSOR INDENTURE
TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS
INDENTURE TRUSTEE ON BEHALF OF THE
NOTEHOLDERS OF THE CWHEQ INC., CWHEQ
REVOLVING HOME EQUITY LOAN TRUST,
SERIES 2006-C

In Re:

Karen Lambert,

Debtor.



Order Filed on June 14, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-21262 MBK

Adv. No.:

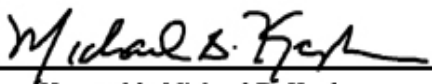
Hearing Date: 5/25/2022 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: June 14, 2022


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Karen Lambert

Case No: 18-21262 MBK

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2006-C, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 259 Silver Lake Road, Blairstown, NJ, 07825-4016, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Joan Sirkis Warren, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 1, 2022, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 25, 2022 through May 25, 2022 for a total post-petition default of \$4,184.87 (1 @ \$933.69, 1 @ \$930.87, 1 @ \$903.22, 1 @ \$925.59, 1 @ \$931.15; less \$439.65 suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$4,184.87 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 25, 2022, directly to Secured Creditor Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Karen Lambert

Case No: 18-21262 MBK

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtor's Chapter 13 plan and motion is hereby resolved.

In re:
Karen Lambert
Debtor

Case No. 18-21262-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 14, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2022:

Recip ID	Recipient Name and Address
db	+ Karen Lambert, 259 Silver Lake Road, Blairstown, NJ 07825-4016

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor New Residential Mortgage LLC ajennings@raslg.com
Denise E. Carlon	on behalf of Loss Mitigation Bank of America dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOM dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joan Sirkis Warren	

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jun 14, 2022

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Karen Lambert joan@joanlaverylaw.com

Kevin Gordon McDonald

on behalf of Creditor HE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., et al kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Nicholas V. Rogers

on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com

Nicholas V. Rogers

on behalf of Loss Mitigation DITECH FINANCIAL LLC nj.bkecf@fedphe.com

Rosemarie Diamond

on behalf of Loss Mitigation DITECH FINANCIAL LLC miguel.zavala@fedphe.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11